

2009 Hurricane Preparedness Guide

a publication from the South Carolina Department of Consumer Affairs



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Evacuation Reminders

Don't wait. Try to leave before the official order.

Traffic can develop quickly. Don't forget a map in case you need to take an alternate route.

Make reservations. Hotels and other shelters in large cities and along main travel routes will quickly reach full capacity.

Stay near home. Only travel as far as necessary to avoid danger.

Expect traffic. Fuel up before leaving in case you end up sitting in traffic.



Residents of coastal communities should consider leaving before the evacuation order is given.



The weather isn't the only thing out to get you during a hurricane. Beware of scammers!

DISASTER! Scams Terrorize Hurricane Victims

When natural disasters bring destruction, con artists follow closely behind. Scammers prey on individuals who are emotionally vulnerable and overwhelmed. They lure consumers with affordable, convenient products and services, but their end game is an outright rip-off! Beware of these common disaster-related scams.

Too-Good-To-Be-True Claims

If a technology or product sounds too good to be true, avoid it. Dishonest merchants sell products like paints that add insulating value, duct-cleaning services that eradicate bacteria, or non-toxic powders that keep termites away. These kinds of products and services are nothing less than a scam.

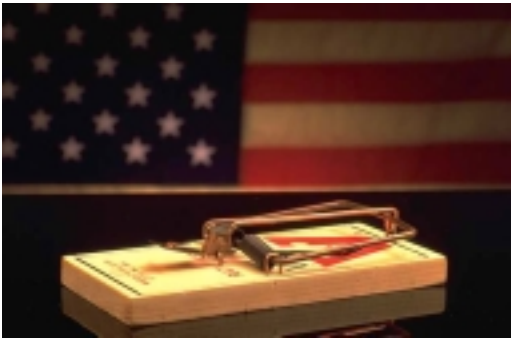
Contact Us

South Carolina Department of Consumer Affairs
By Phone: 1.800.922.1594 (toll-free) or 803.734.4200
Online: www.sconsumer.gov



High-Priced Goods

A contractor may lure you by advertising a product at a very low price. Invariably, the low-priced version is unsuitable for your home. Once you walk in the store, however, the contractor will use high-pressure sales tactics to sell you something similar — at a drastic markup. In the end, you'll pay two or three times what the item would cost if purchased through a reputable dealer.



The bait is a low-priced item. The catch is your money. Beware of too-good-to-be-true deals.

Advance Fee Loan Scams

Advance fee loan scams promise consumers loans or other credit “regardless of consumers’ credit history,” but the consumer has to pay a fee up front *before* the lender is identified, and the loan is completed. Legitimate lenders may require consumers to pay application, appraisal, or credit report fees. These fees, however, are never required before the lender is identified, and the application is completed. The fees are usually made to the lender, not the broker or arranger of the loan or credit.

Profit By Intimidation

Halfway through a job, disreputable contractors jack up prices and intimidate homeowners into paying extra money to complete the job. If the homeowners refuse to pay the extra money, the contractor threatens a lawsuit or hints that the job will be sabotaged. This type of scam artist always refuses to sign a contract upfront.

Left Over Materials

Dishonest service persons may offer a discounted deal claiming they have leftover material from another job that they do not want to go waste. Driveway re-surfacing is a common job associated with this scam. The shiny black coating will look wonderful at first, but will bubble and crack within a month. The end result with many of these inferior materials is a poor job that must be re-done at greater cost to the consumer. Roof and gutter repairs as well as chimney sweeps are also possible candidates for this scam.

Disaster continued on page 3



Left over materials offer a good price but a rotten deal.

Use the worksheet below to identify important information in case of emergency. Make sure your household has access to copies of the same information.

Sample Emergency Contact Checklist

Point Person

Name: _____
Phone Number: _____
Address: _____
E-mail: _____

Confirm with a relative or close friend that they will be the first person to receive updates from you and should be responsible for contacting other family and friends.

Meeting Location

Address: _____
Phone Number: _____
Details: _____

Use an established meeting point to locate members of your household should you become separated.

Designated Shelter

Address: _____
Phone Number: _____
Pets Allowed? _____
Maximum capacity? _____

Identify the nearest shelter and plan your evacuation route accordingly. Make reservations if possible.

Emergency Phone Numbers

Local Police Department: _____
Local Fire Department: _____

Be sure children know how to dial 9-1-1 for emergencies.

Our Mission

“To protect consumers from inequities in the marketplace through advocacy, mediation, enforcement, and education.”

Why Consumer Affairs?

The Latin phrase caveat emptor, “let the buyer beware,” is often employed in matters concerning consumers and business.

At the South Carolina Department of Consumer Affairs, we believe it is our duty to inform and make you aware. The Department’s five divisions — Consumer Services, Public Information, Legal, Administration, and Advocacy — work together to ensure South Carolinians can thrive in an equitable and fair marketplace.

Advocates...

...for consumers through the media, public reports, and proposed policy changes. The Consumer Advocacy Division specifically monitors and intervenes in insurance industry matters. The Legal and Administration Divisions vigorously protect consumers by upholding the SC Consumer Protection Code and investigating suspected violations.

Mediates...

...consumer complaints regarding goods and services purchased for home, family, or personal use. The Consumer Services Division works to resolve these disputes and records unanswered complaints on its “Buyer Beware” list. Complaint analysts provide consumers with information and advice about consumer rights and responsibilities.

Enforces...

...the licensing and regulation of athlete agents, continuing care retirement communities, credit counseling, discount medical plan organizations, credit sales, Lemon Law, maximum rate schedules, mortgage brokers, loan originators, credit grantor notification, motor clubs, motor vehicle dealers closing fees, cosmetic contact lenses sales, pawnbrokers, physical fitness services, pre-need funeral, prepaid legal, professional employer organizations, and pre-need/burial providers.

Educates...

...consumers, organizations, and groups across the state about consumer issues including but not limited to: identity theft, scams, predatory lending, car loans and repairs, homebuying and mortgages. SCDCA can provide you the information you need to make an educated consumer decision; however, SCDCA CANNOT make the decisions for you or provide editorialized information.

Disaster continued...

Adding More Work

Contractors can fool you into paying for work that doesn’t really need to be done. Once the job is underway, the contractor will try to convince you that they can’t “do it right” unless they add more work — stripping off the existing shingles before putting on a new roof, or putting in new piping before installing the new sink, for example. If these claims were legitimate, the contractor would have included them in the contract or notified you of possible problems before work began. In reality, he is probably just trying to keep his crew busy for a few days or needs a little extra profit.

Never Finishing the Job

Dishonest contractors may lie about the amount of work that has been done, so they can collect the next installment. Or they may ask for money to buy materials, but use the money to finance other jobs. When most of the homeowner’s money has been collected but only a small percentage of the work completed, the contractor vanishes. Be suspicious of contractors that rarely show up at the job site, have only a single employee on site, or stop work for days and weeks at a time. Never pay for work that is not completed.

The FREE Test

Beware of contractors offering to conduct free tests for termites, radon, lead, and other scary items. You can be guaranteed that, once inside your house, the contractor will find problems.

Working with bogus meters, they’re sure to find high radon levels, dangerous lead, or they’ll sprinkle sawdust, wood chips, and even a few termite bodies around as proof of infestation.

Sometimes these visitors are simply sizing up the house for burglary. Others are seeking a generous deposit for work they never intend to do or for a few slipshod repairs before moving on.

Disaster continued on page 6

Notes:

Ready Or Not? Hurricane Season Is Here. Prepare Now.



Be sure to secure all small crafts and lawn furniture. In-ground pools are a good place to store loose outdoor items.

When a *Hurricane Warning* is issued...

- Listen to media for official bulletins.
- Stay if in sturdy home on high ground.
- Board up garage and porch doors.
- Move valuables to upper floors.
- Bring in pets.
- Fill bathtubs(s) with drinking water.
- Turn up refrigerator to max cold.
(Don't open unless necessary.)
- Use phone only for emergencies.
- Stay indoors away from windows.
- Leave mobile homes.
- Leave areas that might flood.
- Leave early in daylight, if possible.
- Stop water and electricity at main source.
- Travel light (small valuables/papers).
- Leave food and water for pets.
- Lock up house.
- Locate nearest designated shelter.
- Drive carefully via evacuation routes.

- When a *Hurricane Watch* is issued...
- Check media often for official bulletins.
 - Fuel your car.
 - Check mobile home tie-downs.
 - Moor small craft or move to safe shelter.
 - Stock up on canned provisions.
 - Check supplies of medicines/prescriptions.
 - Check batteries for radio and flashlights.
 - Secure loose items outdoors.
 - Board or shutter windows.
 - Wedge sliding glass doors.



Some shelters may not take pets. Make arrangements for your pet's safety at the beginning of hurricane season.

After the *All-Clear* is given...

- Drive carefully.
- Don't sightsee.
- Report damaged water and electrical lines.
- Use caution re-entering your home.
- Check for gas leaks.
- Check food and water for spoilage.

Repair Service Checklist

Protect yourself from a shady deal by checking the following:

- ✓ Vendor's ID with full name, business location, and phone number
- ✓ Vendor's valid business license/permit in your county/community
- ✓ Vendor's proof of insurance coverage for all employees and your family/business/home
- ✓ Vendor's driver's license and auto/truck tag numbers
- ✓ Vendor's explanation of your right to cancel within three days
- ✓ At least two other bids from contractors
- ✓ Written contract that includes total cost, completion date, signed liability statement

Remember:

Take pictures before repairs are made, but do not make upfront payments. You have a three-day Right to Cancel unless *you* waive it for emergency or personal reasons.

What is an Executive Order?

Executive Orders are official documents, numbered consecutively, through which the Governor of South Carolina manages the operations of state government. The texts of



Be prepared to leave immediately if the Governor issues a mandatory evacuation.

Executive Orders are filed with the South Carolina Secretary of State and are published in the State Register. For example, during a hurricane or other natural disaster, the Governor can order a mandatory evacuation or direct that no person may engage in price gouging.



No name? No license? No insurance? Know who you're dealing with before you sign on the dotted line.

What is Price Gouging?

Price gouging is selling items such as gas, hotel rooms, ice and milk for prices substantially higher than they sold for before an emergency situation. A person or business suspected of price gouging can be prosecuted under the Unfair Trade Practices Act.

Renter's Rights

Consumers living in apartments or other rental properties may have some recourse if the home in which they are living was badly damaged during a hurricane. Here are some options if your home is uninhabitable:

- ✱ Move back into the residence when possible, provided it was repaired in a satisfactory time and manner. Continue with the original tenant agreement.
- ✱ Write a letter to your landlord requesting your security deposit and release from the tenant agreement if the repairs are too severe.
- ✱ If you cannot work out an agreement with your landlord, go to magistrate's court and request an abatement/reduction in rent.
- ✱ Keep in mind, a tenant is legally bound to their contract until a court states otherwise.

Tips For Filing Insurance Claims For Damaged Property

Protect your property against further destruction from the elements by boarding up broken windows or covering holes in roofs with canvas or plastic. Photograph the destruction if possible. Call your local agent or insurer. Describe the damage. Tell your agent if you have flood insurance coverage. If your car was damaged but you can still drive it, drive to your local agent-adjuster’s office and let him see the damage. Otherwise, an adjuster can travel to the car. Avoid entering contractual agreements for repairs until an adjuster has examined the damage. If you can’t reach your agent by telephone, go to his office. Many are working overtime to process claims. Check the newspapers for an ad by your insurance company that gives special instructions. Be patient. Many people have been affected by the storm; many may be suffering worse damage than you.

Disaster continued

Phony Officials

After a disaster, scam artists may pose as government officials, aid workers, or insurance company employees. These impostors ask for personal data such as bank account information and social security numbers. Here are some tips to protect your information from con artists.

- Ask for Identification.
- Don’t sign anything you don’t understand.
- Don’t sign contracts with blank spaces.
- Don’t be afraid to verify their credentials.
- Don’t give out credit card or bank information.

Substituting Inferior Products

Some remodelers sell homeowners one product and install another. When they write the contract, they “forget” to specify the exact brand and model. They may even refuse to put that information in, citing changing model numbers or some other excuse. They can get away with installing something that’s less expensive, substandard, or even used. Products that are out of sight or complicated are especially subject to this scam.

Notes:



Get the latest alerts by having a battery-operated NOAA weather radio in emergency kit.

Disaster Supply Checklist

- ✓ Water: 1 gallon/day/person for 7 days
- ✓ Food: Nonperishables for 7 days
- ✓ Non-electric can opener
- ✓ Cooking tools and fuel
- ✓ Blankets and pillows
- ✓ Clothing
- ✓ First-Aid kit
- ✓ Prescription medicine
- ✓ Toiletries and hygiene items
- ✓ Flashlight and batteries
- ✓ NOAA weather radio (w/ batteries)
- ✓ Cash
- ✓ Documents in waterproof container
- ✓ Tools for repairs and escape
- ✓ Pet care items

Hurricane Action Plan

Start planning at the beginning of hurricane season (June).

Learn the storm surge history and elevation of your area.

Learn safe routes inland.

Learn the location of official shelters.

Determine whether to move your boat in an emergency.

Trim back dead wood from trees.

Check for loose rain gutters and downspouts.

If shutters do not protect windows, stock boards.

Determine escape routes from your home and places to meet if your household becomes separated.

Have an out-of-state friend or family member as a single point of contact and make sure all your family members know how to contact that person.

Have a plan ready for what to do with your pets if you need to evacuate.

Post emergency telephone numbers near phones and instruct children when to use.



Be sure you know the storm surge history and elevation levels in your area, so you are not caught off-guard by unexpected tides and waves.

Stress Coping Tips After a Natural Disaster

Talk about it. Sharing with others can help you relieve stress and realize that others share your feelings. Spend time with friends and family.

Take care of yourself. Get plenty of rest, exercise and eat properly. Limit nicotine, tobacco, and caffeine intake.

Limit exposure to images of the disaster in the news.

Take one step at a time. Do not try to accomplish too many tasks at once.

Do something positive. Give food. Volunteer in a rebuilding effort or help prepare care packages for others in need.

Avoid drugs and excessive drinking.

Ask for help from a trusted relative, friend, doctor, spiritual advisor, or support group.



Stay in close contact with friends and family. Talking with someone you trust is vital to minimizing your stress following a natural disaster.

Get Your Credit Report

Checking your credit report after a disaster is important in determining if any of your personal information has been compromised. For a free copy of your credit report, use the contact information below.

Online: www.annualcreditreport.com

Phone: 877.322.8228

Mail: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281 (You must first print out a form online at

<http://www.ftc.gov/bcp/online/include/requestformfinal.pdf>)

Freeze Your Credit

Under South Carolina law, you can now freeze and thaw your credit as many times as you want for **FREE!** Freezing your credit is an excellent option for individuals that are recovering from a natural disaster, do not plan on opening new credit, and do not want to worry about ID thieves using information to open new credit. For more information, call the South Carolina Department of Consumer Affairs at 1.800.922.1594.

Help is here!

American Red Cross: www.redcross.org

American Red Cross of Central South Carolina: 803.540.1215

Federal Emergency Management Agency: www.fema.gov; www.disasterhelp.gov

South Carolina Emergency Management Division: 803.734.8500; www.scemd.org

United Way of the Midlands: 803.790.HELP; 803.790.4357

ID Theft Prevention Tips

Victims of natural disasters and other catastrophes are at great risk for identity theft. ID thieves search vacated properties and sites for valuable personal information. If you must vacate your home, keep these tips in mind to avoid becoming an ID thief's next victim.

- ☀ Protect the premises with the strongest possible security measures.

- ☀ Shred or destroy any unneeded documents that contain personal and financial information.

- ☀ Keep needed documents that contain personal and financial information with you at all times when you vacate. These items may include your social security card, birth certificate, and passport.



Make securing your identity top priority!

First Steps for ID Theft Victims

Victims of ID theft should take action immediately. Follow these steps from the Federal Trade Commission.

Step 1: Place a "fraud alert" on your credit reports and review the reports carefully.

The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient.

Equifax: 1-800-525-6285

Experian: 1-888-EXPERIAN (397-3742)

TransUnion: 1-800-680-7289

Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.

Step 2: Close accounts.

Close any accounts that have been tampered with or established fraudulently.

Call the security or fraud departments of each company where an account was opened or changed without your okay. Follow up in writing, with copies of supporting documents.

Use the ID Theft Affidavit at ftc.gov/idtheft to support your written statement.

Ask for verification that the disputed account has been closed and the fraudulent debts discharged.

Keep copies of documents and records of your conversations about the theft.

Step 3: File a police report.

File a report with law enforcement officials to help you with creditors who may want proof of the crime.

Step 4: Report the theft to the Federal Trade Commission.

Your report helps law enforcement officials across the country in their investigations.

Online: ftc.gov/idtheft

By phone: 1-877-ID-THEFT (438-4338) or TTY, 1-866-653-4261

By mail: Identity Theft Clearinghouse, Federal Trade Commission, Washington DC 20580

ID Thieves & Your Personal Info

What exactly do they do with your info?

Change your credit card billing address and run up numerous charges.

Open new credit in your name; delinquent accounts are reported on your credit report.

Establish phone or wireless services in your name.

Open a bank account in your name and write bad checks on that account.

Counterfeit checks or credit cards, transfer funds, and drain your bank account.

File for bankruptcy to avoid paying debts they've incurred - all in your name.

Buy a car by taking out an auto loan in your name.

Get identification such as a driver's license issued with their picture but in your name.

Get a job or file fraudulent tax returns in your name.

Give your name to the police during an arrest.